

EXHIBIT 1

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IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

SAMUEL KATZ, individually)
and on behalf of all others)
similarly situated,)

Plaintiffs,)

v.)

ALLIED FIRST BANK, SB, et)
al.,)

Defendants.)

Case No. 1:22-cv-05277

VIDEOCONFERENCE DEPOSITION OF
CRAIG MATTSON

May 7, 2025

9:23 a.m.

ZOOM VIDEOCONFERENCE DEPOSITION

REPORTED BY: RICHAEAL M. SILVIA, RMR, CRR, CRCR
Arizona CR No. 51017
New Mexico CR No. 554

1 The following proceedings were taken pursuant
2 to the Federal Rules of Civil Procedure.

3 CRAIG MATTSON,
4 having been first duly sworn to state the whole truth,
5 testified as follows:

6 MR. POLANSKY: All right. Anthony, usual
7 stipulations?

8 MR. PARONICH: Yes, confirmed.

9 MR. POLANSKY: Okay. Great.

10 EXAMINATION

11 BY MR. POLANSKY:

12 Q. Good morning, Mr. Mattson. My name is
13 Kevin Polansky, and I represent Allied First in a
14 lawsuit filed by Samuel Katz. You've been subpoenaed
15 here to give testimony; is that correct?

16 A. Yes.

17 Q. And the subpoena was served at 6820 East
18 Valley Vista Lane, Paradise Valley, Arizona; is that
19 right?

20 A. Correct.

21 Q. Is that your current home location?

22 A. It is.

23 Q. Okay. In the subpoena there was a request
24 for documents. Did you do a search for the documents
25 requested in the subpoena?

1 Q. Okay. Without -- you mentioned earlier that
2 while working for Allied First, you said you had some
3 side businesses?

4 A. When I worked at Allied First, yes.

5 Q. Was one of those called Suncovia?

6 A. No.

7 Q. Have you ever heard of Suncovia?

8 A. Yeah, I started Suncovia after I left Allied.

9 Q. And when did you start Suncovia?

10 A. December of 2022.

11 Q. Okay. And what is Suncovia?

12 A. It's a solar company.

13 Q. Okay. As part of that solar company, did you
14 purchase leads from sources?

15 A. Yes, we -- yes.

16 Q. Was there any mix between Suncovia and Allied
17 First with respect to leads?

18 A. No.

19 Q. So the loads -- the leads that you purchased
20 for Suncovia were distinct from those you purchased for
21 Allied First?

22 A. Yes. It's a solar lead not a mortgage lead.
23 So they're never, never the same.

24 Q. Have you heard of Diamond Select Lead Group?

25 A. Yes.

1 Q. What is that?

2 A. It was a telemarketing company that I had
3 that generated leads for mortgage.

4 Q. And who owned that company?

5 A. I did.

6 Q. And it was specifically for mortgage leads?

7 A. Yes.

8 Q. And when did you start that company?

9 A. I'm not sure. Seven or eight years ago,
10 maybe.

11 Q. Is it still in business?

12 A. No. It's no longer in business as of, I
13 don't know -- I want to say 12 months ago or so.

14 Q. Twelve months? Okay.

15 A. Or longer, maybe 12 or 15 months ago.

16 Q. Okay. And when -- when you were working at
17 Allied First, was there any -- any mix between Allied
18 First and Diamond Select?

19 A. No. We were not really using it, no.

20 Q. Did Allied First ever purchase leads from
21 Diamond Select?

22 A. Yes.

23 Q. And was there any sort of contract
24 relationship between the parties?

25 A. No.

1 A. I don't recall.

2 Q. Okay. Do you recall anything about those
3 conversations?

4 A. Yeah, I mean, I know that there was a couple
5 conversations where I -- I think this was my first time
6 ever doing business with them, and I said, "Hey,
7 these -- these leads are not good." Like, you're
8 just -- some of them -- some of them were just -- we
9 weren't taking many applications, I remember that. It
10 wasn't a very high-quality lead, I wasn't very happy
11 about that. I remember that at the time but that's it.

12 Q. Okay. And what was your role at Allied First
13 during the campaign? Was it to generate the leads for
14 the loan officers?

15 A. Yes.

16 Q. Okay. You personally didn't initiate any
17 calls, did you?

18 A. No.

19 Q. Okay. What about did you follow up on any
20 calls to consumers?

21 A. If there was a consumer complaint or
22 something, I would -- I would get involved.

23 Q. Okay. For this warm transfer campaign from
24 Consumer Nsight, did DSLG assist in tracking any of the
25 calls?

1 A. No. I don't believe so, no.

2 Q. Was DSLG compensated for tracking any of the
3 calls?

4 A. No.

5 Q. Okay. Did DSLG make any follow-up calls with
6 respect to any warm transfers from Consumer Nsight?

7 A. I don't believe so, no.

8 Q. Okay. Did you ever personally speak to
9 Mr. Katz himself or --

10 A. I don't believe I did, no.

11 Q. Okay. Did anyone from Allied First ever call
12 Mr. Katz directly?

13 A. Not that I'm aware of.

14 Q. Okay. Just a couple more follow-up
15 questions. So to confirm, you hired Consumer Nsight
16 yourself; is that right?

17 A. Yes, with approval of the bank, yes.

18 Q. And you managed the scope of that
19 relationship with Consumer Nsight?

20 A. I did, yes.

21 Q. You did not direct Consumer Nsight on how to
22 provide leads; is that right?

23 A. Correct.

24 Q. And you did not control how Consumer Nsight
25 procured those leads, right?

A C K N O W L E D G E M E N T

I, CRAIG MATTSON, certify
that I have read the transcript of my
testimony taken under oath on May 7,
2025, and that the transcript is a
true, complete and correct record of
what was asked, answered and said
during this deposition, and that the
answers on the record as given by me
are true and correct.

CRAIG MATTSON

Signed and subscribed to
before me, this day
of , 20 .

Notary Public

CERTIFICATE OF REPORTERS

STATE OF ARIZONA)
) ss.
CITY AND COUNTY OF PIMA)

I, RICHARD M. SILVIA, Registered Merit Reporter, Certified Realtime Reporter, and Certified Reporter in the State of Arizona, do hereby certify that the foregoing deposition was taken before me in the County of Pima, State of Arizona; that an oath or affirmation was duly administered by me to the witness, CRAIG MATTSON, pursuant to A.R.S. 41-324(B); that the questions propounded to the witness and the answers of the witness thereto were taken down by me in shorthand and thereafter reduced to typewriting; that the transcript is a full, true and accurate record of the proceeding, all done to the best of my skill and ability; that the preparation, production and distribution of the transcript and copies of the transcript comply with the Arizona Revised Statutes and in ACJA 7-206(F)(3); ACJA 7-206 J(1)(g)(1) and (2); and ACJA 7-206 J(3)(b).

The witness herein, CRAIG MATTSON, requested review and signature.

I FURTHER CERTIFY that I am in no way related to any of the parties nor am I in any way interested in the outcome hereof.

IN WITNESS WHEREOF, I have set my hand in my
office in the County of Pima, State of Arizona, this
21st day of May 2025.

Richard, Silvia

Richael M. Silvia, RMR, CRR, CRCR
Arizona CR No. 51017